Amendments To Claims:

This listing of claims will replace all prior versions and listings of claims in the application.

Listing of Claims

1-3.   (Canceled)

4.   (Currently Amended) A method for processing a transaction, the method comprising ~~the steps of~~:

receiving, by a merchant and via ~~at least one~~ a processor, an account number of a user;

submitting, by the merchant and via ~~at least one~~ the processor, the account number to a provider of the account number and requesting authorization of the transaction;

requesting, by the merchant and via ~~at least one~~ the processor, that the provider return a secondary transaction number (STN) in lieu of returning the account number;

receiving, from the provider and via ~~at least one~~ the processor, an authorization record referencing the STN;

issuing, via ~~at least one~~ the processor, a settlement request associated with the transaction, wherein the settlement request includes the STN and does not include the account number; ~~and~~

maintaining, by the merchant and via ~~at least one~~ the processor, a record of the transaction; and

~~, wherein the merchant replaces~~ replacing the account number with the STN, wherein the record of the transaction includes the STN and the record of the transaction does not include the account number.

5.   (Currently Amended) A method for processing a transaction, the method comprising ~~the steps of~~:

receiving, from a merchant and via ~~at least one~~ a processor, a transaction authorization request for the transaction, the authorization request comprising a primary account number associated with a primary account;

generating, via ~~at least one~~ the processor, a secondary account number (STN) and associating the STN with the primary account, wherein the primary account number and STN are different;

receiving, from the merchant and via ~~at least one~~ the processor, a request that a provider of the primary account return the STN in lieu of returning the primary account number;

sending, via ~~at least one~~ the processor, to the merchant an authorization record referencing the STN, wherein the authorization record does not include the primary account number;

processing, via ~~at least one~~ the processor, a settlement request associated with the transaction, wherein the settlement request includes the STN and does not include the primary account number;

receiving, from a first party and via ~~at least one~~ the processor, a transaction dispute identifying the primary account number and relating to the transaction involving the STN;

retrieving, via ~~at least one~~ the processor, transaction information from a database using the primary account number; and

initiating, via ~~at least one~~ the processor, an inquiry, with a second party, that includes the STN, wherein the inquiry does not include the primary account number, and wherein the second party does not maintain a record of the primary account number.

6. (Previously Presented) The method of claim 5, further comprising the steps of:

determining if a valid approval code is associated with the STN; and

charging back to the second party an amount of the transaction, if a valid approval code is not associated with the STN.

7. (Previously Presented) The method of claim 5, further comprising the step of routing the transaction dispute to a predefined STN queue based at least in part on an industry type associated with the transaction.

8. (New) The method of claim 4, wherein in response to the authorization of the transaction, the secondary transaction number (STN) is automatically requested, by the merchant via the processor.

9. (New) The method of claim 4, wherein the account number is a non-currency based account.

10.   (New) The method of claim 4, wherein the account number is associated with an electronic line-of-credit system.

11.   (New) The method of claim 4, further comprising the step of receiving a dispute of a charge associated with the transaction and causing the charge to be charged back to the merchant.

12.   (New) The method of claim 5, wherein in response to authorization of the transaction, a STN is automatically generated, via the processor.

13.   (New) The method of claim 5, wherein the primary account number is a non-currency based account.

14.   (New) The method of claim 5, wherein the primary account number is associated with an electronic line-of-credit system.

15.   (New) A tangible computer-readable medium having stored thereon computer-executable instructions that, if executed by a processor, causes the processor to perform operations comprising:

receiving, by a merchant and via the processor, an account number of a user;

submitting, by the merchant and via the processor, the account number to a provider of the account number and requesting authorization of the transaction;

requesting, by the merchant and via the processor, that the provider return a secondary transaction number (STN) in lieu of returning the account number;

receiving, from the provider and via the processor, an authorization record referencing the STN;

issuing, via the processor, a settlement request associated with the transaction, wherein the settlement request includes the STN and does not include the account number;

maintaining, by the merchant and via the processor, a record of the transaction; and

replacing the account number with the STN, wherein the record of the transaction includes the STN and the record of the transaction does not include the account number.